



Health Insurance Plans Available in the Private Market

Small Group Market Options for 2015

Small Group Market Coverage (Small Businesses with 2-50 Employees)								
2015 Health Insurance Plans Approved for Sale in the Small Group Market								
Company Name	Plan Type(s)	Availability	Pediatric Dental Included?*	Metal Level [‡]				Totals
				Bronze	Silver	Gold	Platinum	
Aetna Life Insurance Company	PPOs	Statewide	Yes	2	2	-	-	4
BlueChoice HealthPlan	PPOs	Statewide	No	6	9	8	-	23
BlueCross BlueShield of South Carolina	PPOs	Statewide	No	6	10	5	-	21
Consumers' Choice Health Insurance Company	PPOs	Statewide	No	3	7	6	-	16
Coventry Health and Life Insurance Company	PPOs	Not Statewide	Yes	2	7	3	1	13
Coventry Health Care of the Carolinas, Inc.	POS	Not Statewide	Yes	7	37	18	1	63
Federated Mutual Insurance Company	PPOs	Statewide	No	14	24	20	6	64
John Alden Life Insurance Company [‡]	PPOs	Statewide	Yes	60	108	96	60	324
Nippon Life Insurance Company of America	PPOs	Statewide	Yes	11	11	11	-	33
Time Insurance Company [‡]	PPOs	Statewide	Yes	60	108	96	60	324
UnitedHealthcare Insurance Company	EPOs, PPOs	Statewide	Yes	10	28	32	14	84
UnitedHealthcare Insurance Company of the River Valley	PPOs	Statewide	Yes	29	49	47	16	141
Small Group Market Totals				210	400	342	158	1,110

Contact information for these carriers is available on the SCDOI website (click [here](#)).

[‡] Assurant Health is the marketing name for John Alden Life Insurance Company and Time Insurance Company.



Definitions and Additional Information

*Every 2015 plan sold in the individual or small group market must cover 10 categories of coverage, which are called Essential Health Benefits (EHBs). While pediatric dental coverage is one of these 10 EHBs, plans have the option of including this coverage in the major medical plan. If the major medical plan does not include pediatric dental, consumers have the option to purchase this coverage through a separate dental plan that is certified by the federal government as meeting the pediatric dental EHB coverage standards. The SCDOI has published a separate list of companies that offer Exchange-certified Stand-Alone Dental Plans, which is available by clicking [here](#). For more information on Essential Health Benefits, click [here](#). For more information on dental coverage, click [here](#).

†Plans are separated into categories, commonly referred to as the **Plan Metal Level**, based on the percentage the plan pays of the average overall cost of providing essential health benefits to members. The plan category you choose affects the total amount you'll likely spend for essential health benefits during the year. The percentages the plans will spend, on average, are listed in the chart below:

Plan Metal Level	Actuarial Value
Bronze	60%
Silver	70%
Gold	80%
Platinum	90%

As an example, a Silver Plan with an actuarial value of 70% means that, on average, the consumer would pay 30% of the costs of all covered benefits through out of pocket cost sharing. Please note that this is an average of expected costs across a standard population, so any individual could be responsible for a higher or lower percentage of the total costs of covered services for the year, depending on their actual health care needs and the terms of their insurance policy.

Note: The Department has published a separate chart of plans that are certified as Qualified Health Plans for sale through the SHOP, which is available online by clicking [here](#).